



J/A
3/20/98

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Group Art Unit: 2761
Examiner: Unassigned

In Re PATENT APPLICATION Of:

Applicants :	James R. DeFrancesco et al.)
Serial No. :	08/922,462)
Filed :	September 3, 1997)
For :	AUTOMATED CREDIT APPLICATION SYSTEM)
Attorney Ref. :	CMSI 0003)

**PRELIMINARY
AMENDMENT**

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Prior to examination on the merits, please amend the application as follows:

IN THE CLAIMS:

Please amend claim 31 as follows:

Claim 31, line 4, delete "does not".